

Form csnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-20516-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angel M Lapaix  
aka Angel LaPaix, dba Royal General  
Construction, LLC  
74 9th Avenue  
Newark, Nj 07107

Social Security No.:  
xxx-xx-2698

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the

Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 19, 2022

JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Angel M Lapaix  
Debtor

Case No. 17-20516-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 19, 2022

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2022:

Recip ID	Recipient Name and Address
db	+ Angel M Lapaix, 74 9th Avenue, Newark, Nj 07107-1518
cr	+ Specialized Loan Servicing LLC as servicing agent, P.O. Box 340514, Tampa, FL 33694-0514
516841124	+ ASC-Wells Frago US Bank, PO Box 10335, Des Moines, IA 50306-0335
516841129	+ Esther Estevez, 16 Rosedale Avenue, Montclair, NJ 07042-3491
516841128	+ Powers Kirm, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 19 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 19 2022 20:36:36	AIS Portfolio Services, LLC, Attn: BMO Harris Bank N.A. Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 19 2022 20:36:27	Ally Financial Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Sep 19 2022 20:38:00	U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516841131	Email/Text: cfcbackoffice@contfinco.com	Sep 19 2022 20:38:00	Verve Master card, Po box 8099, Newark, DE 19714-8099
516841130	Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 19 2022 20:36:28	First Primer Bank, Po Box 5524, Sioux Falls, SD 57117-5524
516841127	Email/Text: BKEBN-Notifications@ocwen.com	Sep 19 2022 20:37:00	Ocwen, Po Box 24736, West Palm Beach, FL 33416-4736
517106920	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 19 2022 20:37:00	Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
516841125	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 19 2022 20:37:00	Ocwen loan Servicing, 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493
517066805	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 19 2022 20:38:00	Premier Bankcard LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999
517066808	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 19 2022 20:38:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO BOX 7999, SAINT CLOUD MN 56302-7999
516941081	+ Email/Text: enotifications@santanderconsumerusa.com		

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		Sep 19 2022 20:38:00	SANTANDER CONSUMER USA, P.O. Box 961245, Fort Worth, TX 76161-0244
516841126	Email/Text: enotifications@santanderconsumerusa.com	Sep 19 2022 20:38:00	Santander, PO Box 105255, Atlanta, GA 30348-5255
517874860	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 19 2022 20:38:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
518132118	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 19 2022 20:38:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517056017	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 19 2022 20:46:52	U.S. Bank, National Association, as Trustee..., c/o Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
518132119	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Credit Suisse First Boston Mortgage Securities Corp. CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Associatio bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin M. Buttery	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION kbuttery@moodklaw.com
Laura M. Egerman	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com bkyecf@rasflaw.com; legerman@raslg.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Paul Gauer

on behalf of Debtor Angel M Lapaix gauerlaw@aol.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee Et Al... rsolarz@kmlawgroup.com

Shauna M Deluca

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4 ecf@powerskirm.com

TOTAL: 15